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Docket No. 1095.1071



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE **RECEIVED**

APR 4 - 2001

Group 2100

In re Application of:

Shuji OYAMA, et al.

Serial No.: 08/825,565

Group Art Unit: 2764

Filed: March 31, 1997

Examiner: R. Weinhardt

For: APPARATUS AND METHOD FOR GRANTING ACCESS TO NETWORK-BASED SERVICES BASED UPON EXISTING BANK ACCOUNT INFORMATION (AS AMENDED)

AMENDMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

This is in response to the Office Action mailed December 6, 2000 having a period for response set to expire on March 6, 2001. A Petition for a one-Month Extension of Time is filed concurrently, together with the requisite fee, thus extending the period for response to April 6, 2001.

The following amendments and remarks are respectfully submitted.

Reconsideration of the claims is respectfully requested.

IN THE CLAIMS

Please AMEND the claims in accordance with the following:

1. (AS FOUR TIMES AMENDED) A network transaction system in which a customer's terminal station is connected to a first bank system via an open network and the first bank system is connected to a second bank system via an inter-network, the customer having

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